PENNYMAC® CORRESPONDENT

Delegated Announcement

Announcement # 26-82 **Date:** July 21, 2026

USDA Rural Development: 2026 Income Limits

On July 13, 2026, USDA issued Procedure Notice 657 announcing the new 2026 income limits for the Single-Family Housing Guaranteed Loan Program.

The new 2026 income limits are effective for new submissions or re-submissions to the Guaranteed Underwriting System (GUS) on or after July 13, 2026, and apply to existing pipeline and new applications for manually underwritten and non-GUS transactions. Pennymac is aligning with this change.

Please refer to USDA Procedure Notice 657, Appendix 5 of the HB-1-3555, and the updated “Income Eligibility” and “Income Limits” tools on the USDA Income and Property Eligibility Site for additional information and complete requirements.

Please contact your Sales Representative with any questions.